

EXHIBIT

8



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

August 25, 2016

FIRST CLASS & CERTIFIED MAIL

The Estate of Alcina Carvalho
c/o Steven P. Carvalho, as Heir and Devisee
11 Grand View Street
Providence, RI 02906

Certified Article Number

9414 7266 9904 2078 6689 72

SENDERS RECORD

RE: NOTICE OF DEFAULT
Property Address: 11 Grand View Street, Providence, RI 02906
Our File No. 13-013979

Dear Sir/Madam:

THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Please be advised that this firm has been retained by Ocwen Loan Servicing, LLC as servicer for Federal Home Loan Mortgage Corporation (the "Mortgagee") to commence foreclosure proceedings on the above-entitled premises for breach of the covenants of the mortgage of Alcina Carvalho to Bank of America, N.A. dated January 4, 2008 in the original principal amount of \$235,789.00 recorded in Book 8996 at Page 77 in the Records of Land Evidence in the City of Providence, RI, which mortgage secures a Note of Alcina Carvalho to Bank of America, N.A. of same date and original principal amount.

Specifically, the aforesaid Note and Mortgage are in default as payments of principal and/or interest have not been made in accordance with the terms and conditions of the Note and Mortgage. Your loan is in default for the July 1, 2015 payment and all the payments due each month thereafter, as provided in said Note. The amount required to cure the default as of the date of this letter is \$30,670.56. DEMAND is hereby made against you to cure this default by September 24, 2016. In order to cure this default, you must pay the total amount of \$30,670.56 in addition to other amounts that become due from the date of this letter through the date you pay (the "arrearage"). On the day that you intend to pay, please contact this office to request the full amount owed on your account as the amount due on the day you pay may be greater than stated above, due to interest, late charges and other charges or credits that may vary from day to day, or may be assessed after the date of this letter. The necessary amount must be received in certified funds

You are advised that unless the arrearage is received by the Mortgagee, c/o Korde & Associates, P.C., 900 Chelmsford Street, Suite 3102, Lowell, MA 01851 by September 24, 2016, the Mortgagee may accelerate the payment of all sums secured by the aforesaid mortgage and may exercise all rights as set forth under the power of sale contained in said mortgage, including a foreclosure sale of the mortgaged premises. Please be advised that you have the right to reinstate after acceleration and you have the right to bring a court action to assert the non-existence of a default or any other defense which you have to the acceleration and the sale of the mortgaged premises.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If, within the thirty-day period, you notify this office in writing that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail a copy of such verification to you. If requested within 30 days of receipt of this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Please give this your immediate attention.

Very truly yours,

Shana L. Costa
SLC/dv

900 CHELMSFORD STREET, SUITE 3102, LOWELL, MASSACHUSETTS 01851
PHONE: 978-256-1500 / FAX: 978-256-7615
HOURS OF OPERATION: 8:30AM – 5:30PM, EST MONDAY THRU FRIDAY



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

August 25, 2016

FIRST CLASS & CERTIFIED MAIL

The Estate of Alcina Carvalho
c/o Steven P. Carvalho, as Heir and Devisee
PO Box 2383
Providence, RI 02906

Certified Article Number

9414 7266 9904 2078 6689 41

SENDERS RECORD

RE: NOTICE OF DEFAULT
Property Address: 11 Grand View Street, Providence, RI 02906
Our File No. 13-013979

Dear Sir/Madam:

THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Please be advised that this firm has been retained by Ocwen Loan Servicing, LLC as servicer for Federal Home Loan Mortgage Corporation (the "Mortgagee") to commence foreclosure proceedings on the above-entitled premises for breach of the covenants of the mortgage of Alcina Carvalho to Bank of America, N.A. dated January 4, 2008 in the original principal amount of \$235,789.00 recorded in Book 8996 at Page 77 in the Records of Land Evidence in the City of Providence, RI, which mortgage secures a Note of Alcina Carvalho to Bank of America, N.A. of same date and original principal amount.

Specifically, the aforesaid Note and Mortgage are in default as payments of principal and/or interest have not been made in accordance with the terms and conditions of the Note and Mortgage. Your loan is in default for the July 1, 2015 payment and all the payments due each month thereafter, as provided in said Note. The amount required to cure the default as of the date of this letter is \$30,670.56. DEMAND is hereby made against you to cure this default by September 24, 2016. In order to cure this default, you must pay the total amount of \$30,670.56 in addition to other amounts that become due from the date of this letter through the date you pay (the "arrearage"). On the day that you intend to pay, please contact this office to request the full amount owed on your account as the amount due on the day you pay may be greater than stated above, due to interest, late charges and other charges or credits that may vary from day to day, or may be assessed after the date of this letter. The necessary amount must be received in certified funds.

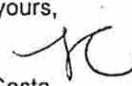
You are advised that unless the arrearage is received by the Mortgagee, c/o Korde & Associates, P.C., 900 Chelmsford Street, Suite 3102, Lowell, MA 01851 by September 24, 2016, the Mortgagee may accelerate the payment of all sums secured by the aforesaid mortgage and may exercise all rights as set forth under the power of sale contained in said mortgage, including a foreclosure sale of the mortgaged premises. Please be advised that you have the right to reinstate after acceleration and you have the right to bring a court action to assert the non-existence of a default or any other defense which you have to the acceleration and the sale of the mortgaged premises.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If, within the thirty-day period, you notify this office in writing that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail a copy of such verification to you. If requested within 30 days of receipt of this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Please give this your immediate attention.

Very truly yours,


Shana L. Costa
SLC/dv

900 CHELMSFORD STREET, SUITE 3102, LOWELL, MASSACHUSETTS 01851
PHONE: 978-256-1500 / FAX: 978-256-7615
HOURS OF OPERATION: 8:30AM – 5:30PM, EST MONDAY THRU FRIDAY



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

August 25, 2016

FIRST CLASS & CERTIFIED MAIL

The Estate of Alcina Carvalho
11 Grand View Street
Providence, RI 02906

Certified Article Number

9414 7266 9904 2078 6689 65

SENDERS RECORD

RE: NOTICE OF DEFAULT

Property Address: 11 Grand View Street, Providence, RI 02906

Our File No. 13-013979

Dear Sir/Madam:

THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Please be advised that this firm has been retained by Ocwen Loan Servicing, LLC as servicer for Federal Home Loan Mortgage Corporation (the "Mortgagee") to commence foreclosure proceedings on the above-entitled premises for breach of the covenants of the mortgage of Alcina Carvalho to Bank of America, N.A. dated January 4, 2008 in the original principal amount of \$235,789.00 recorded in Book 8996 at Page 77 in the Records of Land Evidence in the City of Providence, RI, which mortgage secures a Note of Alcina Carvalho to Bank of America, N.A. of same date and original principal amount.

Specifically, the aforesaid Note and Mortgage are in default as payments of principal and/or interest have not been made in accordance with the terms and conditions of the Note and Mortgage. Your loan is in default for the July 1, 2015 payment and all the payments due each month thereafter, as provided in said Note. The amount required to cure the default as of the date of this letter is \$30,670.56. DEMAND is hereby made against you to cure this default by September 24, 2016. In order to cure this default, you must pay the total amount of \$30,670.56 in addition to other amounts that become due from the date of this letter through the date you pay (the "arrearage"). On the day that you intend to pay, please contact this office to request the full amount owed on your account as the amount due on the day you pay may be greater than stated above, due to interest, late charges and other charges or credits that may vary from day to day, or may be assessed after the date of this letter. The necessary amount must be received in certified funds.

You are advised that unless the arrearage is received by the Mortgagee, c/o Korde & Associates, P.C., 900 Chelmsford Street, Suite 3102, Lowell, MA 01851 by September 24, 2016, the Mortgagee may accelerate the payment of all sums secured by the aforesaid mortgage and may exercise all rights as set forth under the power of sale contained in said mortgage, including a foreclosure sale of the mortgaged premises. Please be advised that you have the right to reinstate after acceleration and you have the right to bring a court action to assert the non-existence of a default or any other defense which you have to the acceleration and the sale of the mortgaged premises.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If, within the thirty-day period, you notify this office in writing that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail a copy of such verification to you. If requested within 30 days of receipt of this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Please give this your immediate attention.

Very truly yours,

Shana L. Costa
SLC/dv

900 CHELMSFORD STREET, SUITE 3102, LOWELL, MASSACHUSETTS 01851
PHONE: 978-256-1500 / FAX: 978-256-7615
HOURS OF OPERATION: 8:30AM – 5:30PM, EST MONDAY THRU FRIDAY



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

August 25, 2016

FIRST CLASS & CERTIFIED MAIL

Steven P. Carvalho
c/o John Ennis, Esq.
1200 Reservoir Avenue
Cranston, RI 02920

Certified Article Number

9414 7266 9904 2078 6689 58

SENDERS RECORD

RE: NOTICE OF DEFAULT
Property Address: 11 Grand View Street, Providence, RI 02906
Our File No. 13-013979

Dear Sir/Madam:

THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Please be advised that this firm has been retained by Ocwen Loan Servicing, LLC as servicer for Federal Home Loan Mortgage Corporation (the "Mortgagee") to commence foreclosure proceedings on the above-entitled premises for breach of the covenants of the mortgage of Alcina Carvalho to Bank of America, N.A. dated January 4, 2008 in the original principal amount of \$235,789.00 recorded in Book 8996 at Page 77 in the Records of Land Evidence in the City of Providence, RI, which mortgage secures a Note of Alcina Carvalho to Bank of America, N.A. of same date and original principal amount.

Specifically, the aforesaid Note and Mortgage are in default as payments of principal and/or interest have not been made in accordance with the terms and conditions of the Note and Mortgage. Your loan is in default for the July 1, 2015 payment and all the payments due each month thereafter, as provided in said Note. The amount required to cure the default as of the date of this letter is \$30,670.56. DEMAND is hereby made against you to cure this default by September 24, 2016. In order to cure this default, you must pay the total amount of \$30,670.56 in addition to other amounts that become due from the date of this letter through the date you pay (the "arrearage"). On the day that you intend to pay, please contact this office to request the full amount owed on your account as the amount due on the day you pay may be greater than stated above, due to interest, late charges and other charges or credits that may vary from day to day, or may be assessed after the date of this letter. The necessary amount must be received in certified funds

You are advised that unless the arrearage is received by the Mortgagee, c/o Korde & Associates, P.C., 900 Chelmsford Street, Suite 3102, Lowell, MA 01851 by September 24, 2016, the Mortgagee may accelerate the payment of all sums secured by the aforesaid mortgage and may exercise all rights as set forth under the power of sale contained in said mortgage, including a foreclosure sale of the mortgaged premises. Please be advised that you have the right to reinstate after acceleration and you have the right to bring a court action to assert the non-existence of a default or any other defense which you have to the acceleration and the sale of the mortgaged premises.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If, within the thirty-day period, you notify this office in writing that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail a copy of such verification to you. If requested within 30 days of receipt of this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Please give this your immediate attention.

Very truly yours,

Shana L. Costa
SLC/dv

900 CHELMSFORD STREET, SUITE 3102, LOWELL, MASSACHUSETTS 01851
PHONE: 978-256-1500 / FAX: 978-256-7615
HOURS OF OPERATION: 8:30AM – 5:30PM, EST MONDAY THRU FRIDAY